

## **EXHIBIT 11**

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF NEW YORK

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MARC K. MACRIS,

Plaintiff,

v.

**Civil Action No. 17-CV-361**

EXPERIAN INFORMATION SOLUTIONS, INC.  
And SPECIALIZED LOAN SERVICING LLC,

Defendant.

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**PLAINTIFFS' INITIAL DISCLOSURE PURSUANT TO  
FEDERAL RULE OF CIVIL PROCEDURE 26(a)(1)**

Plaintiffs make the following disclosures as required by Rule 26(a)(1) of the Federal Rules of Civil Procedure:

1. The following individuals may have discoverable information that may be used to support Plaintiffs' claims:

Mark K. Macris  
270 Miller Road  
Getzville, NY 14068  
(716) 812-8224

Mark Macris, the Plaintiff in this action, will provide testimony regarding the following:

- A. His conversations with Defendant, or employees of Defendant.
- B. The nature of any correspondence he received from the Defendant regarding the subject debt.
- C. His conversations with co-workers, family or neighbors relative to telephone conversations and/or letters received from the Defendant.

D. The actual damages and emotional and mental distress he suffered as a result of Defendant's violations of the Fair Credit Reporting Act (FCRA), and Defendant's violations of state tort law as alleged in the Complaint.

E. The actual damages and emotional and mental distress she suffered as a result of Defendant's violations of the Fair Debt Collection Practices Act (FDCPA), and Defendant's violations of state tort law as alleged in the Complaint.

F. Any other subject matters that may be related to the allegations of the Complaint.

2. At this time, Plaintiff is in possession, custody or control of the following documents that support the claims they made in the Complaint:

- a. Matrimonial Settlement Agreement filed June 9, 2010 with Erie County Clerk's Office.
- b. Warranty Deed with Lien Covenant dated February 3, 2012 and Recorded August 14, 2012 with Erie County Clerk's Office.
- c. Summons and Notice of Action and Complaint filed March 16, 2015 with Erie County Clerk's Office bearing Index Number 803473/2015.
- d. Order of Reference filed November 20, 2015 bearing Index Number 803473/2015.
- e. Amended and Restated Note dated April 20, 2010.
- f. Email from Plaintiff to Specialized Loan Servicing dated April 28, 2016.
- g. Experian Credit Report dated May 19, 2016.
- h. Letter from Specialized Loan Servicing to Plaintiff dated May 23, 2016.
- i. Reinvestigation Report from Experian to Plaintiff dated July 27, 2016.
- j. Letter from Specialized Loan Servicing LLC to Plaintiff dated July 28, 2016.
- k. Letter from Chase Bank USA to Plaintiff dated August 2, 2016.
- l. Letter from Specialized Loan Servicing LLC to Plaintiff dated August 29, 2016.
- m. Letter from Specialized Loan Servicing LLC to Plaintiff dated September 15, 2016.

n. Instructions to Borrower from Specialized Loan Servicing LLC to Plaintiff dated January 20, 2017.

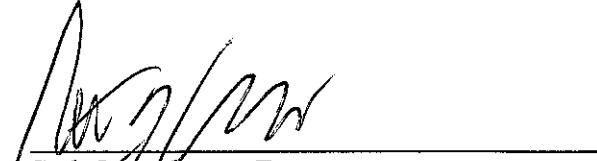
3. Itemization of Damages:

The Plaintiff seeks actual damages against the Defendant in an amount that will fully and fairly compensate Plaintiff, and to be determined by a jury. Plaintiffs' actual damages include their emotional distress. At this time, Plaintiff has not determined these exact costs. The majority of Plaintiffs' actual damages are not liquidated and do not lend themselves to a statement of calculation but may be subject to an award of damages. *Williams v. Trader Pub. Co.*, 218 F.3d 481, 486-487 (5th Cir. 2000); *Burrell v. Crown Central Petroleum, Inc.*, 177 F.R.D. 376, 386 (E.D.Tex.1997); *Morrison Knudsen Corp., v. Fireman's Fund Ins. Co.*, 175 F.3d 1221 (10th Cir. 1999).

Plaintiff seeks statutory damages, and reasonable attorney's fees and the costs of this action.

4. Plaintiff has no personal knowledge as to whether there are any insurance agreements applicable to the Plaintiffs' claims and as such, no insurance agreements are being disclosed.

Date: August 8, 2017  
Amherst, New York



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